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Total Number of Pages in This Submission	1	Attorney Docket Number	11884/406301
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**ENCLOSURES (check all that apply)**

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
<b>Remarks</b>		

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm	KENYON & KENYON LLP		
Signature			
Printed Name	Martin E. Miller		
Date	December 6, 2007	Reg. No.	56,022

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Diane SCHMIDT Confirmation No.: 2618  
Serial No. : 10/673,442 Customer No.: 53000  
Filed : September 30, 2003  
For : Management of Intra-Day Interest Calculations for Bank Accounts  
Examiner : Mohammad Z. Shaikh  
Art Unit : 3609  
Docket No. : 11884/406301

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1459

RESPONSE UNDER 37 C.F.R. § 1.111

Sir:

In response to the Office Action dated September 14, 2007, Applicant requests amendment of the present application and reconsideration of the rejections:

Amendments to the claims begin on page 2; and

Remarks regarding the rejections of the claims begin on page 8 of this paper.